

In re:
Rafael Guariomex Campos
Debtor

Case No. 19-14071-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4

User: admin

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Date Rcvd: Oct 18, 2024

Form ID: 138OBJ

Total Noticed: 48

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|---|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ^ | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036. |
| # | Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 20, 2024:

| Recip ID | Recipient Name and Address |
|----------|---|
| db | #+ Rafael Guariomex Campos, 1137 E Congress St, Allentown, PA 18109-3303 |
| 14891505 | + Absolute Resolutions VI, LLC, Attn: David E. Hameroff, Esq., 135 West Council Street, Tucson, AZ 85701-1001 |
| 14381357 | + Bethlehem Smiles, PC, PO Box 90301, Allentown, PA 18109-0301 |
| 14558126 | + Credit Acceptance Corporation, c/o William E. Craig, Esq., 110 Marter Ave., Suite 301, Moorestown, NJ 08057-3124 |
| 14348331 | + David J. Apothaker, Esquire, 520 Fellowship Road, Suite C306, Mount Laurel, NJ 08054-3410 |
| 14348333 | + Hamilton Law Group, PO BOX 90301, Allentown, PA 18109-0301 |
| 14354591 | IRS, Department of Revenue, Andover, MD 01810 |
| 14354590 | #+ Maryoris Campos, 1137 E Congress St, Allentown, PA 18109-3303 |
| 14353440 | + PNC Bank National Association, c/o KEVIN G. MCDONALD, KML LAW GROUP, P.C., 701 Market St. Suite 5000, Philadelphia, PA 19106-1541 |
| 14348340 | + Pressler & Pressler, LLP, 804 West Avenue, Jenkintown, PA 19046-2831 |
| 14354592 | + Rafael B. Campos, 8903 97th St, Woodhaven, NY 11421-2725 |
| 14348342 | + Santander Consumer USA, PO BOX 961246, Fort Worth, TX 76161-0246 |

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|--|----------------------|--|
| smg | + Email/Text: taxclaim@countyofberks.com | Oct 19 2024 00:03:00 | Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300 |
| smg | + Email/Text: usapae.bankruptcynotices@usdoj.gov | Oct 19 2024 00:04:00 | U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404 |
| 14348322 | Email/Text: Bankruptcy@absoluteresolutions.com | Oct 19 2024 00:03:00 | Absolute Resolutions VI LLC, 591 Camino de la Reina, #1219, San Diego, CA 92108 |
| 14358999 | Email/PDF: MerrickBKNotifications@Resurgent.com | Oct 19 2024 00:07:40 | Advanta Bank Corporation, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368 |
| 14806788 | Email/Text: bnc-thebureaus@quantum3group.com | Oct 19 2024 00:03:00 | Bureau Investment Group, Portfolio No. 15 LLC, PO Box 788, Kirkland, WA 98083-0788 |
| 14383200 | + Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Oct 19 2024 00:22:48 | Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021 |
| 14348323 | Email/PDF: AIS.cocard.ebn@aisinfo.com | Oct 19 2024 00:07:40 | Capital One Bank USA NA, 15000 Capital One Dr, Richmond, VA 23238 |
| 14557869 | Email/Text: ebnnotifications@creditacceptance.com | Oct 19 2024 00:03:00 | Credit Acceptance Corporation, 25505 West Twelve Mile Road, Southfield, Michigan 48034 |
| 14348324 | + Email/Text: bankruptcy@cavps.com | Oct 19 2024 00:04:00 | Cavalry SPV I, LLC, 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2321 |

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| 14348325 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM | Oct 19 2024 00:04:00 | Comenity Bank/A&F, PO BOX 182789, Columbus, OH 43218-2789 |
| 14348326 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM | Oct 19 2024 00:04:00 | Comenity Bank/bonton, PO BOX 182789, Columbus, OH 43218-2789 |
| 14348327 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM | Oct 19 2024 00:04:00 | Comenity Bank/brylano, PO BOX 182789, Columbus, OH 43218-2789 |
| 14348328 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM | Oct 19 2024 00:04:00 | Comenity Bank/express, PO BOX 182789, Columbus, OH 43218-2789 |
| 14348329 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM | Oct 19 2024 00:04:00 | Comenity Bank/victoriasecret, PO BOX 182789, Columbus, OH 43218-2789 |
| 14348578 | + Email/Text: ebnnotifications@creditacceptance.com | Oct 19 2024 00:03:00 | Credit Acceptance, 25505 West Twelve Mile Rd, Suite 3000, Southfield MI 48034-8331 |
| 14348330 | + Email/Text: ebnnotifications@creditacceptance.com | Oct 19 2024 00:03:00 | Credit Acceptance Corp, PO BOX 513, Southfield, MI 48037-0513 |
| 14348332 | + Email/PDF: ais.fpc.ebn@aisinfo.com | Oct 19 2024 00:08:16 | First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868 |
| 14348334 | ^ MEBN | Oct 19 2024 00:01:11 | KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541 |
| 14348335 | + Email/PDF: resurgentbknotifications@resurgent.com | Oct 19 2024 00:21:06 | LVNV Funding LLC, PO BOX 1269, Greenville, SC 29602-1269 |
| 14359335 | Email/PDF: resurgentbknotifications@resurgent.com | Oct 19 2024 00:07:42 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 14348336 | + Email/PDF: MerrickBKNotifications@Resurgent.com | Oct 19 2024 00:22:56 | Merrick Bank Corp, PO BOX 9201, Old Bethpage, NY 11804-9001 |
| 14850164 | + Email/Text: bankruptcydpt@mcmcg.com | Oct 19 2024 00:04:00 | Midland Credit Management, Inc., Po Box 2037, Warren MI 48090-2037 |
| 14348337 | + Email/Text: bankruptcydpt@mcmcg.com | Oct 19 2024 00:04:00 | Midland Funding LLC, 320 East Big Beaver, Troy, MI 48083-1238 |
| 14360993 | + Email/Text: bankruptcydpt@mcmcg.com | Oct 19 2024 00:04:00 | Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011 |
| 14348338 | Email/Text: Bankruptcy.Notices@pnc.com | Oct 19 2024 00:03:00 | PNC Bank, 3232 Newmark Drive, Miamisburg, OH 45342 |
| 14383794 | Email/Text: Bankruptcy.Notices@pnc.com | Oct 19 2024 00:03:00 | PNC Bank, National Association, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342 |
| 14348339 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Oct 19 2024 00:08:18 | Portfolio Recovery Associates, 120 Corporate Blvd, Ste 100, Norfolk, VA 23502 |
| 14382812 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Oct 19 2024 00:08:17 | Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541 |
| 14348341 | Email/Text: signed.order@pfwattorneys.com | Oct 19 2024 00:03:00 | Pressler & Pressler, LLP, 7 Entin Road, Parsippany, NJ 07054 |
| 14371277 | + Email/Text: JCAP_BNC_Notices@jcap.com | Oct 19 2024 00:04:00 | Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999 |
| 14352839 | + Email/Text: enotifications@santanderconsumerusa.com | Oct 19 2024 00:04:00 | Santander Consumer USA Inc, P.O. Box 560284, Dallas, TX 75356-0284 |
| 14354593 | Email/PDF: OGCRegionIIIBankruptcy@hud.gov | Oct 19 2024 00:20:58 | Secretary of Housing & Urban Development, 451 Seventh Street SW, Washington, DC 20410-8000 |
| 14349594 | ^ MEBN | Oct 19 2024 00:01:22 | Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |

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| 14348912 | ^ | MEBN | Oct 19 2024 00:01:22 | Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 14348343 | + | Email/Text: bnc-thebureaus@quantum3group.com | Oct 19 2024 00:03:00 | The Bureaus Inc, 1717 Central Street, Evanston, IL 60201-1507 |
| 14351971 | + | Email/PDF: OGCRegionIIIBankruptcy@hud.gov | Oct 19 2024 00:20:58 | U.S. Department of Housing and Urban Development, 451 7th Street S.W., Washington, DC 20410-0002 |

TOTAL: 36

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|---|
| 14370163 | *+ | Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321 |

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 20, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 18, 2024 at the address(es) listed below:

| Name | Email Address |
|--------------------------------|---|
| CHARLES LAPUTKA | on behalf of Debtor Rafael Guarimex Campos claputka@laputkalaw.com jen@laputkalaw.com;jbolles@laputkalaw.com;laputka.charlesb@notify.bestcase.com |
| CHARLES LAPUTKA | on behalf of Plaintiff Rafael Guarimex Campos claputka@laputkalaw.com jen@laputkalaw.com;jbolles@laputkalaw.com;laputka.charlesb@notify.bestcase.com |
| DENISE ELIZABETH CARLON | on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com |
| KEVIN G. MCDONALD | on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com |
| SCOTT F. WATERMAN [Chapter 13] | ECFMail@ReadingCh13.com |
| Scott F Waterman | on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ECFMail@ReadingCh13.com |
| United States Trustee | USTPRegion03.PH.ECF@usdoj.gov |
| WILLIAM EDWARD CRAIG | on behalf of Creditor Credit Acceptance wcraig@egalawfirm.com mortoncraigecf@gmail.com;alapinski@egalawfirm.com |
| WILLIAM EDWARD CRAIG | |

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on behalf of Creditor Credit Acceptance Corporation wcraig@egalawfirm.com
mortoncraigecf@gmail.com;alapinski@egalawfirm.com

TOTAL: 9

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

| | | |
|------------------------|---|-----------------------|
| IN RE: |) | |
| Rafael Guarimex Campos |) | Case No. 19-14071-pmm |
| |) | |
| |) | |
| Debtor(s). |) | Chapter: 13 |
| |) | |
| |) | |

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

Eastern District of Pennsylvania
United States Bankruptcy Court
Office of the Clerk, Gateway Building
201 Penn Street, 1st Floor
Reading, PA 19601

In the absence of any objection, the Court may enter the Order of Discharge.

Date: October 18, 2024

For The Court

Timothy B. McGrath
Clerk of Court